

GreenHouse Funding (RF) Ltd

(Public Company incorporated in the Republic of South Africa under number 2006/031853/07)



Investor Report 31-Jan-2017

Asset Class: Residential Mortgage Backed Securitisation

Transaction Parties:		Provider	Current Rating	Trigger Rating
Programme Manager:	Nedbank Capital	Permitted Investments	Nedbank	Aa2.za or P-2.za
Servicer	Nedbank Retail: Home Loans	Bank Account	Nedbank	A3.za or P-2.za
Rating Agency:	Moody's Ratings	Swap Counterparty - prime / Jibar:	Nedbank	A3.za or P-2.za
			Baa2 P-2 A1.za P-1.za	

Reporting Period:	
Determination Date	31-Jan-17
Report date	31-Jan-17
Payment Date	25-Jan-17
Reporting Period / Quarter	17
Reporting Month	49
Interest Period (from)	25-Jan-17
Interest Period (to)	25-Apr-17
Interest Days	90
Reporting Currency	South African Rand

Contact Details:	
Nedbank Capital: Securitisation	Securitisation Manager
Denzil Bagley	Steven Urry
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Outstanding Notes & Subordinated Loans

31-Jan-2017

Note Class	Class A1	Class A2	Class A3	Class B	Class C	Class Y
ISIN Code	ZAG000101353	ZAG000101262	ZAG000101346	ZAG000101320	ZAG000101304	ZAG000101288
Initial Tranche Thickness	21.82%	15.27%	40.91%	5.00%	3.18%	2.18%
Legal Final Maturity	2039/10/25	2039/10/25	2039/10/25	2039/10/25	2039/10/25	2039/10/25
Rating [Global Scale / National Scale]	Fully Redeemed Note	A1(sf) / Aaa.za(sf)	A1(sf) / Aaa.za(sf)	Baa3(sf) / Aa3.za(sf)	Ba1(sf) / A2.za(sf)	Not Rated
Credit Enhancement %	22.00%	22.00%	22.00%	17.00%	13.82%	11.64%
Initial Notes Aggregate Principal Outstanding Balance	480 000 000	336 000 000	900 000 000	110 000 000	70 000 000	48 000 000
Previously Redeemed	480 000 000	336 000 000	64 739 572	-	-	7 435 789
Principal Outstanding Balance Beginning of Period	-	-	835 260 428	110 000 000	70 000 000	40 564 211
Redemptions per Note (25 January 2017)	-	-	62 926 866	-	-	-
Principal Outstanding Balance End of Period	-	-	772 333 562	110 000 000	70 000 000	40 564 211
Current Tranche Thickness	0.00%	0.00%	61.84%	8.81%	5.60%	3.25%
Reference Rate	3m Jibar	3m Jibar	3m Jibar	3m Jibar	3m Jibar	Prime
Interest Margin (BPS)	1.100%	1.250%	1.540%	1.900%	2.400%	0.000%
Current 3m Jibar Rate (25 January 2017)	7.367%	7.367%	7.367%	7.367%	7.367%	10.500%
Total Rate	8.467%	8.617%	8.907%	9.267%	9.767%	10.500%
Interest Days	90	90	90	90	90	90
Interest Payment Due (25 April 2017)	-	-	16 962 349	2 513 515	1 685 811	1 050 224
Unpaid Interest	Zero	Zero	Zero	Zero	Zero	Zero

Subordinated loans	1st Loss Sub loan	2nd Loss Sub Loan
Initial Notes Aggregate Principal Outstanding Balance	29 500 000	226 500 000
Redemptions this period	0	0
Principal Outstanding Balance End of Period	29 500 000	226 500 000
Unpaid Interest	Zero	Zero

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Portfolio Information	31-Jan-2017
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	<i>At Closing</i>	<i>Current</i>		<i>At Closing</i>	<i>Current</i>
Current Loan Balance:	2 048 697 542	1 122 741 278	Number of Loans	5 105	3 695
Weighted Average Original LTV:	76.97%	75.48%	Weighted Average Concession (Linked to Prime):	1.31%	1.21%
Weighted Average Current LTV:	61.44%	46.22%	Weighted Average PTI:	20.67%	19.80%

Aggregate Outstanding Principal Amount (R Thousand)		Balance	Number
Total Pool at Beginning of their period	31-Dec-16	1 131 993 900	3 709
Payments		-	-
Scheduled repayments		(15 385 913)	
Unscheduled repayments		(11 011 664)	
Settlements / Foreclosure Proceeds		(5 815 445)	(14)
Non eligible loans removed		1 354 082	-
Total Collections		(30 858 940)	(14)
Disbursements			
Withdrawals		11 138 672	
New Loans added during the reporting period		-	-
Total Disbursements		11 138 672	-
Interest and Fees			
Interest Charged		8 737 501	
Fees Charged		228 460	
Insurance Charged		1 501 685	
Total Charges		10 467 646	
Other			
Losses realised			
Total Pool at End of Period	31-Jan-17	1 122 741 278	3 695

* Note -The WALTV includes the potential REDRAWS

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Performance Data

31-Jan-2017

Accounts in Arrears:

Arrears Status	Number of Loans	Number of Loans	Outstanding Balance	% of Balance
Current	3 393	91.8%	1 001 117 007	89.2%
1-30 days delinquent	129	3.5%	44 687 250	4.0%
31-60 days delinquent	50	1.4%	19 236 590	1.7%
61-90 days delinquent	28	0.8%	10 871 032	1.0%
91-120 days delinquent	20	0.5%	8 890 276	0.79%
121 plus	75	2.0%	37 939 122	3.38%
Total	3 695	100.0%	1 122 741 278	100.0%
Annualised Default Rate, on loans defaulted since Nov2012				1.92%

Defaults / Recoveries / Losses/ SIE for the Quarter:

	Number	Rand Value		Number	Rand Value
Defaults as at the end the month	95	46 829 399	Sales in Executions at the end the period	0	0
Cumulative Defaults since closing	436	202 213 345	Cumulative Sales In Execution since closing	21	8 813 792
Foreclosures at the end of the period	9	2 735 851			
Cumulative foreclosures since closing	251	111 576 640			
Losses at the end of the period	1	100 493			
Cumulative Losses since closing	88	11 976 449			

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Arrears Reserve and PDL

31-Jan-2017

Reference	Current Level	Arrears Reserve Required Amount **	Current amount	Unprovided due to Shortage of Funds
	Proportion of loans in default i.e. 90 days plus *	3.70%		
1	Arrears Reserve	R 11 666 139	R 11 666 139	R -

* Arrears Reserve excludes deceased estates

** Subject to a floor of R11,666,139

PRINCIPAL DEFICIENCY LEDGER		Current 31-Dec-16
	Balance on PDL from the Prior Period	0
	Notes Outstanding + Subloan	1 311 824 639
	Non Written-Off Mortgage Assets	(1 131 993 900)
	The lower of aggregate cash balances and the aggregate required amounts of the Liquidity, Redraw and Interest reserves at the determination date	(116 903 873)
	Potential Redemption Amount	62 926 866
	Residual Cashflow after payment of or provision for items one to ten.	149 375 203
	Principal Deficiency Value	0

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Redraw and Liquidity position

31-Jan-2017

Redraw capacity in the portfolio at the reporting date:

Redraw Limit	At Closing	At Reporting Date	Movement (%)
	19-Nov-12	31-Jan-17	
Max Redraw	2 284 340	2 002 707	-12.33%
Min Redraw	-	-	0.00%
Ave. Redraw	54 782	85 272	55.66%
Aggregate Redraw	279 663 667	315 078 985	12.66%

Liquidity, Redraw, Interest reserves / facilities

Current Rating N/A

Rating Trigger

N/A

Facility / Reserve	At Closing	Utilisation in Period	Current facility amount	Reserves	Total amount	Breach
Liquidity (2.75% of Outstanding Notes)	-	-	-	26 189 173	26 189 173	N
Redraw (2.25% of Outstanding Notes plus subordinated loans)	-	-	-	48 420 000	48 420 000	N
Interest	-	-	-	40 564 211	40 564 211	N

Note: The transaction allows for the ability to interchange between a Liquidity / Redraw Facility and a Liquidity / Redraw Reserve fund, subject to the Liquidity / Redraw amount being met.

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Portfolio Covenants

31-Jan-2017

#	Reference	Initial Level	Current Level	Breached
1	Ratio of Self Employed Borrowers- The proportion of the Principal Balances of the Loan Agreements in the Loan Portfolio concluded by self-employed Borrowers relative to the Principal Balances of all the Loan Agreements in the Loan Portfolio is not more than 10%.	7.14%	7.66%	N
2	Concession- The Weighted Average Concession of the Loan Agreements in the Loan Portfolio is not more than 0,2 percentage points more than the Weighted Average Concession of the Loan Agreements in the Initial Loan Portfolio.	1.31%	1.21%	N
3	Curr LTV- The Weighted Average LTV Ratio of the Loan Agreements in the Loan Portfolio is not more than 1 percentage points more than the Weighted Average LTV Ratio of the Loan Agreements in the Initial Loan Portfolio, each calculated as at the later of the date of origination thereof and the Most Recent Evaluation Date.	61.44%	46.22%	N
4	The current weighted average PTI has not deteriorated by more than 1% from the weighted average PTI of the initial portfolio.	20.71%	19.80%	N
5	The proportion of Principal Balances in Loan Portfolio concluded by non-owner occupied borrowers relative to balances in the total portfolio is not more than 15% (more than one property)	10.60%	11.39%	N
6	The proportion of outstanding balances in the Loan Portfolio valued by Lightstone's valuation model, as a percentage of balances in the total portfolio, is not more than 32%.	27.50%	26.44%	N

* Note -The WALTV includes the potential REDRAWS

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Loan Pool Characteristics

31-Jan-2017

Current Balance (Capital Outstanding):

Aggregate Current Balance	1 122 741 278
Average Current Balance	303 854
Min Current Balance	(451 479)
Max Current Balance	5 854 684
Weighted Ave LTV (cur) (Including redraws)	46.22%

Original Balance (Total Bond Registered):

Aggregate Total Bond	1 911 732 230
Average Total Bond	517 384
Min Total Bond	99 721
Max Total Bond	3 320 130
Weighted Ave LTV (Original) (Including redraws)	75.48%
Number of Accounts (at Closing):	5 105

Number of Accounts (Current):

	3 695
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Fixed Rate Loans:

Proportion of Fixed Rate loans*	1.73%
Threshold allowed to remain unhedged	1%
Hedge Required	8 157 133.42
Nominal Value of Existing Hedge	3 833 578.35
Unhedged Excess exposure	4 323 555.07

* Fixed rate loans exclude writeoff recoveries loans

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Loan Pool Characteristics

31-Jan-2017

Distribution of Home Loan Size:

Original Bond (R)	Number of Home Loans				Aggregate Drawn Balance of Home Loans (R)			
	At Closing	At Reporting Date		Increase (Decrease)	At Closing	At Reporting Date		Increase (Decrease)
	#	#	%		Value	Value	%	
<= 100000	488	889	24.06%	401	28 247 128	26 506 258	2.36%	(1 740 870)
100001 - 200000	906	720	19.49%	(186)	134 123 557	107 329 531	9.56%	(26 794 025)
200001 - 300000	816	569	15.40%	(247)	201 418 016	141 940 787	12.64%	(59 477 229)
300001 - 400000	797	523	14.15%	(274)	278 757 029	181 981 578	16.21%	(96 775 452)
400001 - 500000	688	346	9.36%	(342)	307 841 555	154 354 620	13.75%	(153 486 935)
500001 - 600000	476	212	5.74%	(264)	258 912 145	116 052 173	10.34%	(142 859 971)
600001 - 700000	303	149	4.03%	(154)	195 462 574	96 696 918	8.61%	(98 765 657)
700001 - 800000	182	100	2.71%	(82)	136 088 540	74 349 758	6.62%	(61 738 782)
800001 - 900000	139	43	1.16%	(96)	118 368 568	36 488 569	3.25%	(81 879 999)
900001 - 1000000	88	39	1.06%	(49)	83 321 820	36 865 279	3.28%	(46 456 540)
1000001 - 1100000	49	23	0.62%	(26)	51 507 518	24 109 291	2.15%	(27 398 227)
1100001 - 1200000	41	19	0.51%	(22)	47 211 031	21 936 163	1.95%	(25 274 868)
1200001 - 1300000	43	17	0.46%	(26)	53 843 810	21 070 038	1.88%	(32 773 771)
1300001 - 1400000	19	12	0.32%	(7)	25 481 553	16 175 802	1.44%	(9 305 751)
1400001 - 1500000	18	7	0.19%	(11)	26 112 497	10 161 860	0.91%	(15 950 637)
1500001 - 1600000	10	6	0.16%	(4)	15 524 725	9 342 988	0.83%	(6 181 737)
1600001 - 1700000	8	1	0.03%	(7)	13 145 433	1 602 024	0.14%	(11 543 409)
1700001 - 1800000	5	3	0.08%	(2)	8 717 097	5 353 708	0.48%	(3 363 390)
1800001 - 1900000	7	1	0.03%	(6)	13 010 299	1 801 343	0.16%	(11 208 956)
1900001 - 2000000	2	5	0.14%	3	3 843 843	9 805 215	0.87%	5 961 372
> 2000000	20	11	0.30%	(9)	47 758 804	28 817 374	2.57%	(18 941 430)
Totals	5 105	3 695	100%	(1 410)	2 048 697 542	1 122 741 278	100%	(925 956 264)

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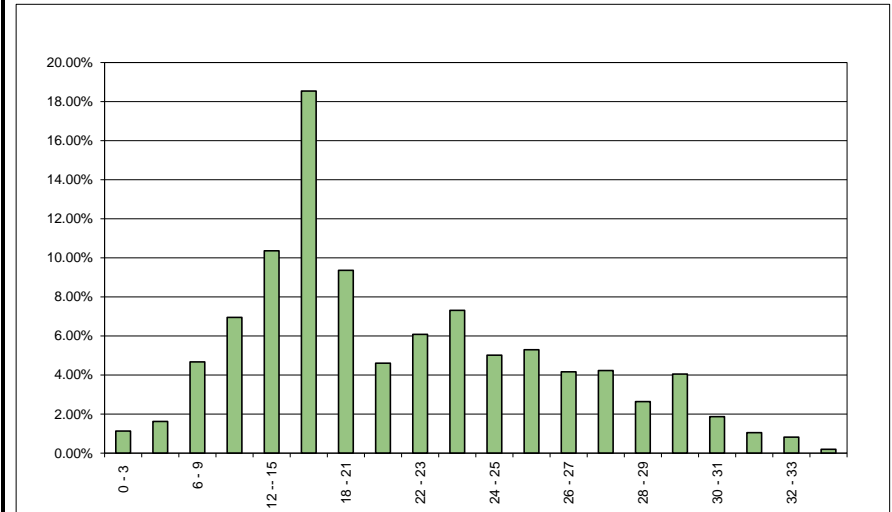


Loan Pool Characteristics

31-Jan-2017

Payment to Income:

PTI (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 3	22	0.60%	12 651 360	1.13%
3 - 6	78	2.11%	18 294 246	1.63%
6 - 9	191	5.17%	52 535 843	4.68%
9 - 12	288	7.79%	77 984 859	6.95%
12 -- 15	421	11.39%	116 369 516	10.36%
15 - 18	723	19.57%	208 200 940	18.54%
18 - 21	369	9.99%	105 114 016	9.36%
21 - 22	196	5.30%	51 687 728	4.60%
22 - 23	212	5.74%	68 352 840	6.09%
23 - 24	232	6.28%	82 020 362	7.31%
24 - 25	191	5.17%	56 413 485	5.02%
25 - 26	170	4.60%	59 505 729	5.30%
26 - 27	151	4.09%	46 718 379	4.16%
27 - 28	126	3.41%	47 584 840	4.24%
28 - 29	86	2.33%	29 737 955	2.65%
29 - 30	130	3.52%	45 529 318	4.06%
30 - 31	53	1.43%	20 926 589	1.86%
31 - 32	32	0.87%	11 748 940	1.05%
32 - 33	19	0.51%	9 187 444	0.82%
> 33	5	0.14%	2 176 889	0.19%
Totals	3 695	100%	1 122 741 278	100%



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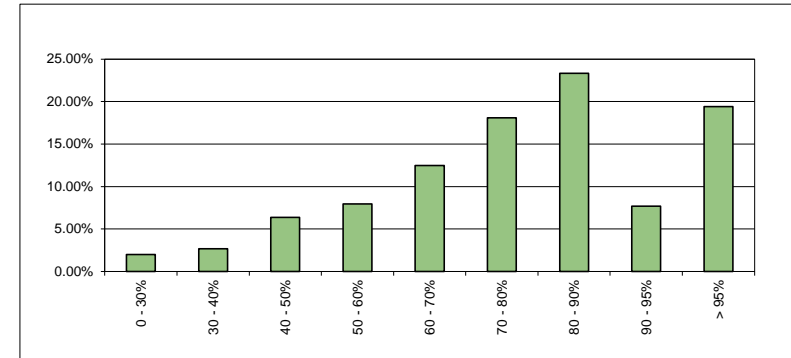


Loan Pool Characteristics

31-Jan-2017

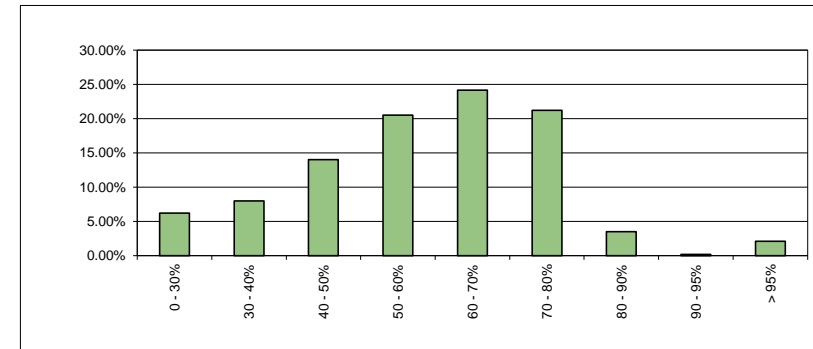
Original Loan To Value Ratio :

LTV (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 30%	170	4.60%	22 268 903	1.98%
30 - 40%	168	4.55%	30 148 331	2.69%
40 - 50%	307	8.31%	71 378 095	6.36%
50 - 60%	337	9.12%	89 168 845	7.94%
60 - 70%	464	12.56%	140 202 800	12.49%
70 - 80%	534	14.45%	203 023 152	18.08%
80 - 90%	706	19.11%	262 009 532	23.34%
90 - 95%	256	6.93%	86 449 210	7.70%
> 95%	753	20.38%	218 092 410	19.42%
Totals	3 695	100%	1 122 741 278	100%



Current Loan To Value Ratio: (LTV's calculated includes potential redraws)

LTV (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 30%	553	14.97%	69 756 012	6.21%
30 - 40%	418	11.31%	89 561 004	7.98%
40 - 50%	531	14.37%	157 653 458	14.04%
50 - 60%	647	17.51%	230 442 795	20.53%
60 - 70%	742	20.08%	271 644 573	24.19%
70 - 80%	684	18.51%	238 284 031	21.22%
80 - 90%	80	2.17%	39 672 025	3.53%
90 - 95%	6	0.16%	2 310 558	0.21%
> 95%	34	0.92%	23 416 824	2.09%
Totals	3 695	100%	1 122 741 278	100%



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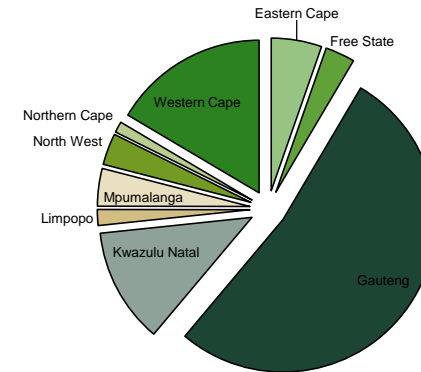


Loan Pool Characteristics

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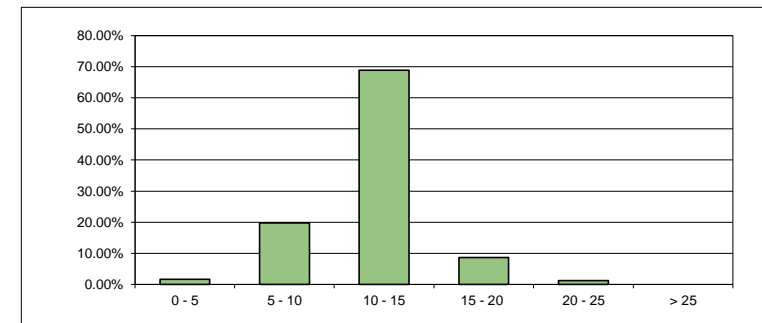
Geographical Split by Province:

Region	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
Eastern Cape	219	5.93%	57 974 624	5.16%
Free State	149	4.03%	34 036 238	3.03%
Gauteng	1 725	46.68%	570 256 057	50.79%
Kwazulu Natal	482	13.04%	132 255 982	11.78%
Limpopo	83	2.25%	18 289 046	1.63%
Mpumalanga	139	3.76%	43 160 931	3.84%
North West	136	3.68%	36 203 742	3.22%
Northern Cape	52	1.41%	12 551 509	1.12%
Western Cape	586	15.86%	178 615 228	15.91%
NO Data	124	3.36%	39 397 922	3.51%
Totals	3 695	100%	1 122 741 278	100%



Remaining Loan Maturity:

Number of years to maturity	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 5	243	6.58%	18 048 098	1.61%
5 - 10	877	23.73%	221 533 904	19.73%
10 - 15	2 343	63.41%	773 517 586	68.90%
15 - 20	208	5.63%	96 506 921	8.60%
20 - 25	24	0.65%	13 134 768	1.17%
> 25	-	0.00%	-	0.00%
Totals	3 695	100%	1 122 741 278	100%



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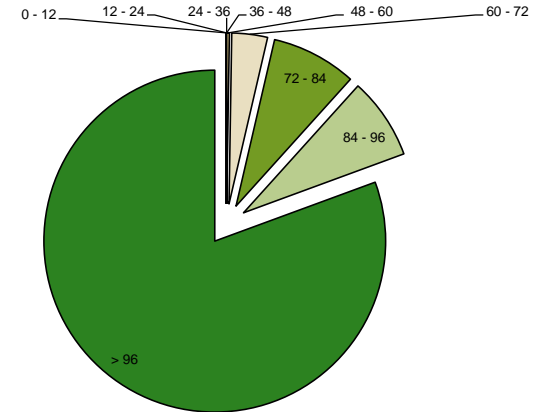


Loan Pool Characteristics

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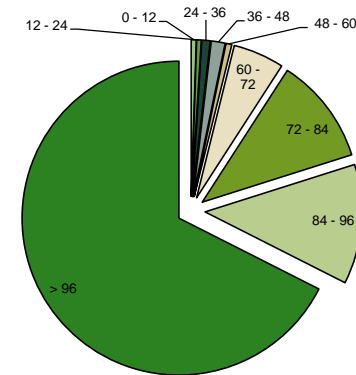
Seasoning since inception: (time period the loan has been on Nedbanks books)

Weighted Average Seasoning Since Inception					88
Number of Months	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)	
0 - 12	-	0.00%	-	0.00%	
12 - 24	-	0.00%	-	0.00%	
24 - 36	-	0.00%	-	0.00%	
36 - 48	-	0.00%	-	0.00%	
48 - 60	9	0.24%	2 871 683	0.26%	
60 - 72	84	2.27%	37 891 979	3.37%	
72 - 84	190	5.14%	90 422 350	8.05%	
84 - 96	218	5.90%	86 588 212	7.71%	
> 96	3 194	86.44%	904 967 054	80.60%	
Totals	3 695	100%	1 122 741 278	100%	



Seasoning since registration: (time period since most recent registration)

Weighted Average Seasoning Since Registration					61
Number of Months	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)	
0 - 12	9	0.24%	5 796 867	0.52%	
12 - 24	12	0.32%	5 214 310	0.46%	
24 - 36	23	0.62%	9 657 392	0.86%	
36 - 48	30	0.81%	16 060 897	1.43%	
48 - 60	20	0.54%	6 707 072	0.60%	
60 - 72	136	3.68%	59 092 010	5.26%	
72 - 84	311	8.42%	123 326 897	10.98%	
84 - 96	365	9.88%	138 529 347	12.34%	
> 96	2 789	75.48%	758 356 486	67.55%	
Totals	3 695	100%	1 122 741 278	100%	

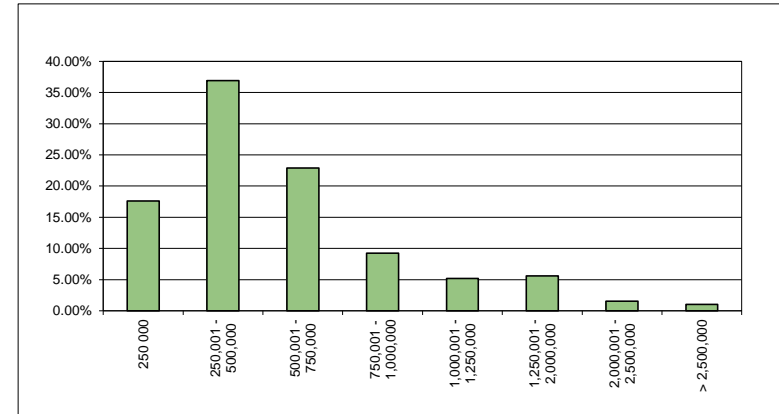


Loan Pool Characteristics

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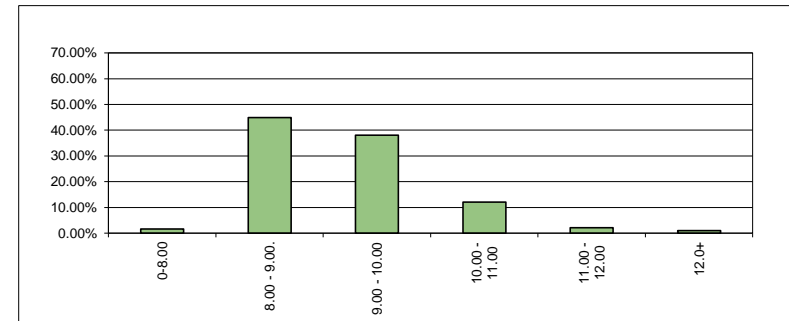
Outstanding Balance:

Home Loan (R)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
250 000	1 895	51.29%	197 825 248	17.62%
250,001 - 500,000	1 152	31.18%	414 287 526	36.90%
500,001 - 750,000	422	11.42%	256 823 877	22.87%
750,001 - 1,000,000	121	3.27%	103 628 820	9.23%
1,000,001 - 1,250,000	52	1.41%	58 199 058	5.18%
1,250,001 - 2,000,000	42	1.14%	63 159 375	5.63%
2,000,001 - 2,500,000	8	0.22%	17 340 193	1.54%
> 2,500,000	3	0.08%	11 477 181	1.02%
Totals	3 695	100%	1 122 741 278	100%



Interest Rate Distribution (Prime = 10.50%):

Rate Charged (%)	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0-8.00	52	1.41%	18 711 639	1.67%
8.00 - 9.00.	1 278	34.59%	504 733 436	44.96%
9.00 - 10.00	1 615	43.71%	426 935 608	38.03%
10.00 - 11.00	608	16.45%	136 358 186	12.15%
11.00 - 12.00	91	2.46%	24 261 575	2.16%
12.0+	51	1.38%	11 740 834	1.05%
Totals	3 695	100%	1 122 741 278	100%



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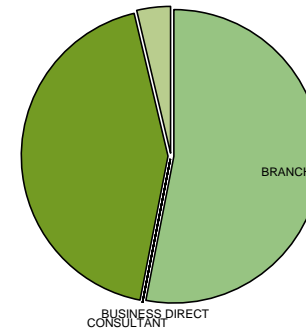


Loan Pool Characteristics

31-Jan-2017

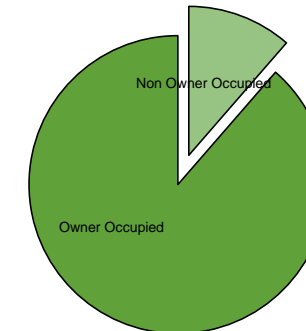
Loan Originator Channel:

Channel	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
BRANCH	2 030	54.94%	595 690 702	53.06%
BUSINESS DIRECT	-	0.00%	-	0.00%
CONSULTANT	-	0.00%	-	0.00%
ELECTRONIC BANKING	-	0.00%	-	0.00%
HOMELOANS DIRECT	-	0.00%	-	0.00%
INTERMEDIARY	-	0.00%	-	0.00%
ORIGINATORS	1 550	41.95%	485 364 505	43.23%
No Data	115	3.11%	41 686 071	3.71%
Totals	3 695	100%	1 122 741 278	100%



Owner Occupancy Type:

Method	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
Non Owner Occupied	426	11.53%	127 908 223	11.39%
Owner Occupied	3 269	88.47%	994 833 055	88.61%
No Data	-	0.00%	-	0.00%
Totals	3 695	100%	1 122 741 278	100%



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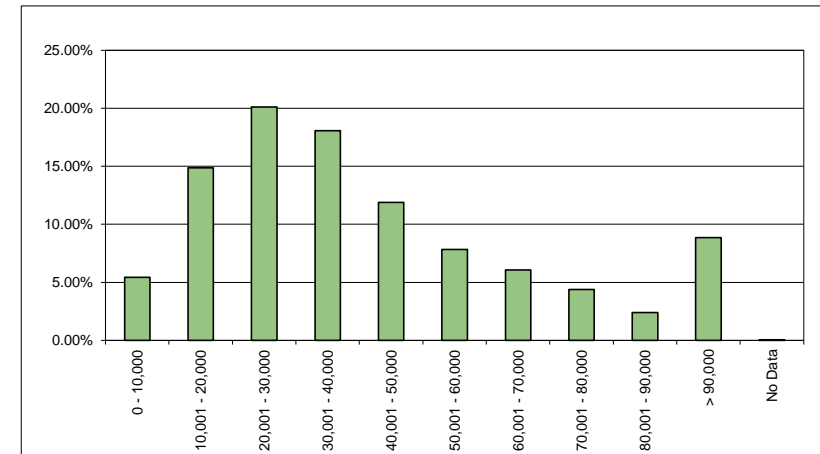


Loan Pool Characteristics

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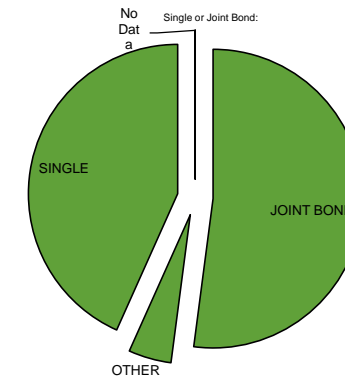
Borrower's Income:

Income bracket	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 10,000	390	10.55%	60 953 137	5.43%
10,001 - 20,000	1 013	27.42%	167 050 855	14.88%
20,001 - 30,000	841	22.76%	225 907 823	20.12%
30,001 - 40,000	577	15.62%	202 920 241	18.07%
40,001 - 50,000	329	8.90%	133 598 327	11.90%
50,001 - 60,000	189	5.12%	87 882 229	7.83%
60,001 - 70,000	124	3.36%	68 241 223	6.08%
70,001 - 80,000	82	2.22%	49 194 272	4.38%
80,001 - 90,000	39	1.06%	26 776 002	2.38%
> 90,000	108	2.92%	99 549 055	8.87%
No Data	3	0.08%	668 114	0.06%
Totals	3 695	100%	1 122 741 278	100%



Single or Joint Bond:

Method	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
JOINT BOND	1 904	51.53%	584 618 489	52.07%
OTHER	128	3.46%	52 009 072	4.63%
SINGLE	1 663	45.01%	486 113 718	43.30%
No Data	-	0.00%	-	0.00%
Totals	3 695	100%	1 122 741 278	100%



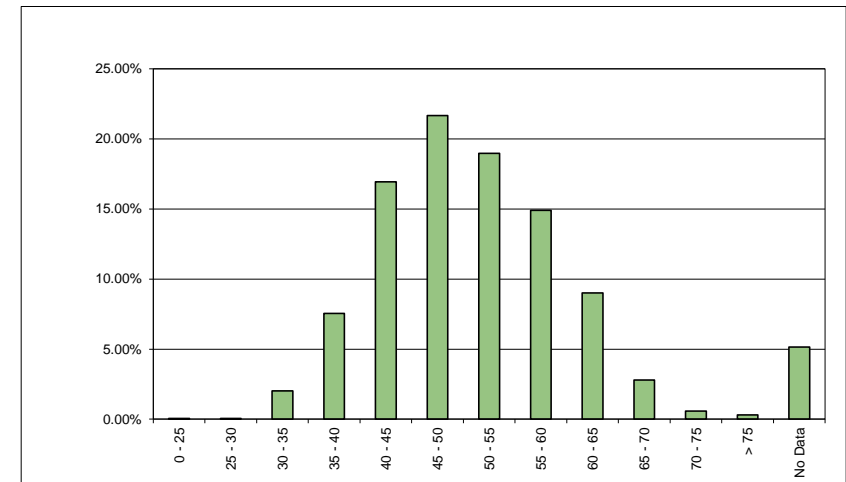


Loan Pool Characteristics

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Borrower's Age:

Age bracket	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
0 - 25	2	0.05%	565 121	0.05%
25 - 30	1	0.03%	538 061	0.05%
30 - 35	68	1.84%	22 686 069	2.02%
35 - 40	259	7.01%	84 837 763	7.56%
40 - 45	588	15.91%	190 281 949	16.95%
45 - 50	759	20.54%	243 164 740	21.66%
50 - 55	728	19.70%	213 054 527	18.98%
55 - 60	579	15.67%	167 339 435	14.90%
60 - 65	373	10.09%	101 059 650	9.00%
65 - 70	146	3.95%	31 401 514	2.80%
70 - 75	38	1.03%	6 503 167	0.58%
> 75	16	0.43%	3 430 416	0.31%
No Data	138	3.73%	57 878 866	5.16%
Totals	3 695	100%	1 122 741 278	100%



Owner Employment Status:

Method	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
Formally Employed	3 353	90.74%	986 132 347	87.83%
Self Employed	342	9.26%	136 608 931	12.17%
Totals	3 695	100%	1 122 741 278	100%



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Loan Pool Characteristics

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Property Valuation Method:

Method	Number of Home Loans	Proportion of Total Number (%)	Aggregate Drawn Balance of Home Loans (R)	Proportion of Total Amount (%)
Desktop	992	26.85%	296 834 066	26.44%
Physical	2 703	73.15%	825 907 212	73.56%
Totals	3 695	100%	1 122 741 278	100%

